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ANNUAL REPORT
1979-80

OF THE

CONSUMER FINANCE COMPANIES

Superintendent of Banks

CONSUMER FINANCE LICENSEES AS OF JUNE 30, 1980

License No.			
	AJO		
98	Termplan of Ajo, Inc.	21 Pajaro Street	(85321)
	BISBEE		
92	The City Loan & Finance Co.	6 Naco Road	(85603)
112	Termplan of Bisbee, Inc.	Highway 92 at Don Luis	(85603)
	CASA GRANDE		
535	Household Finance Corp.	1226-K East Florence Blvd.	(85222)
146	Transamerica Financial Services	108 East Florence Blvd.	(85222)
	CHANDLER		
631	Household Finance Corporation	1007 North Arizona Avenue	(85224)
454	Transamerica Financial Services	1018 North Arizona Avenue	(85224)
	CLIFTON		
420	Termplan of Clifton, Inc.	N. Coronado Boulevard	(85533)
	DOUGLAS		
23	The City Loan & Finance Co.	531 Eleventh Street	(85607)
151	Transamerica Financial Services	557 Tenth Street	(85607)
396	Termplan of Douglas, Inc.	1108 G. Avenue	(85607)
	FLAGSTAFF		
581	Avco Fin. Serv. of Maricopa, Inc.	2529 East Seventh	(86001)
268	Beneficial Finance Co. of Arizona	1796 E. Santa Fe Avenue	(86001)
546	Household Finance Corporation	2548 Seventh Avenue	(86001)
122	Transamerica Financial Services	2615 North 4th Street	(86001)
176	Public Finance Corp. of Phoenix #2	2310 North 4th Street	(86001)
201	Termplan of Flagstaff, Inc.	1471 South Milton Road	(86001)
45	Fidelity Financial Services, Inc.	2708 North 4th Street	(86001)
	GLENDALE		
496	Aetna Finance Co.	5717 West Glendale Avenue	(85301)
550	Assoc. Fin. Serv. Co. of Ariz., Inc.	4742 West Glendale Avenue	(85301)
34	Beneficial Finance Co. of Arizona	5613 West Glendale	(85301)
720	Beneficial Finance Co. of Arizona	13838 North 51st Avenue	(85306)
658	Citicorp Person-to-Person Fin. Center	5719 West Northern	(85301)
663	Dial Finance Company of Arizona	4329 West Glendale Avenue	(85301)
638	Household Finance Corp.	5809 West Glendale Avenue	(85301)
463	Transamerica Financial Services	5233 West Glendale Avenue	(85301)
512	Postal Finance Company	5413 West Glendale Avenue	(85301)
142	Public Finance Corp. of Phoenix #2	7029 North 57th Drive	(85301)
136	Termplan of Glendale, Inc.	5414 West Glendale Avenue	(85301)
434	Western American Loan, Inc.	4308 West Missouri	(85016)
	GLOBE		
685	Beneficial Finance Co. of Arizona	205 West Oak	(85501)
137	Termplan of Globe, Inc.	1100 North Broad	(85501)
682	Household Finance Corp.	Cobre Valley Shopping Center	(85501)
	KINGMAN		
583	Avco Fin. Serv. of Maricopa, Inc.	419 East Beale Street	(86401)
687	Beneficial Finance Co. of Arizona	820 East Beale Street	(86401)
	MESA		
632	Aetna Finance Company	19 West Main Street	(85201)
477	Assoc. Fin. Serv. Co. of Ariz., Inc.	213 West Main Street	(85201)
584	Avco Fin. Serv. of Maricopa, Inc.	261 West Main Street	(85201)
748	Barclays American Corp. DBA Barclays American/Financial	1840 W. Southern	(85202)
10	Beneficial Finance Co. of Arizona	41 West Main Street	(85201)
659	Citicorp Person-to-Person Fin. Center	1836 West Main Street	(85201)

CONSUMER FINANCE LICENSEES AS OF JUNE 30, 1980

MESA (Continued)

359	Credithrift of America, Inc. #3	27 South Stapley Drive	(85201)
518	Credithrift of America, Inc. #3	2653 West Baseline Road	(85202)
620	Dial Finance Co. of Arizona	500 West Southern Avenue	(85202)
526	Fidelity Financial Services, Inc.	332 East University	(85201)
639	Household Finance Corp.	20 East Main Street	(85201)
524	Public Finance Corp. of Phoenix #2	1846 West Broadway	(85202)
754	Southwestern Investment Company DBA Beneficial Fin. of Grand Canyon, Inc.	1812 West Main Street	(85201)
716	Termplan Incorporated	2620 West Baseline	(85202)
673	USLIFE Credit Corporation	20 North Country Club	(85201)
703	Sunamerica Financial Corp.	450 East Southern Avenue	(85201)
160	Transamerica Financial Services	1140 S. Country Club Drive	(85202)

NOGALES

139	The City Loan & Finance Co.	219 Morley Avenue	(85621)
342	USLIFE Credit Corporation	316 Grand Avenue	(85621)

PHOENIX

706	Aetna Finance Company	3524 E. Indian School Road	(85012)
498	Aetna Finance Co.	4815 North Central Avenue	(85012)
158	Arizona Finance Co.	207 East Camelback Road	(85012)
271	Assoc. Fin. Serv. Co. of Ariz., Inc.	2643 W. Bethany Home Road	(85017)
552	Assoc. Fin. Serv. Co. of Ariz., Inc.	6522 North 16th Street	(85014)
251	Assoc. Fin. Serv. Co. of Ariz., Inc.	4605 East Thomas Road	(85010)
489	Assoc. Fin. Serv. Co. of Ariz., Inc.	2830 North 51st Avenue	(85035)
730	Assoc. Fin. Serv. Co. of Ariz., Inc.	3562 West Cactus	(85029)
732	Assoc. Fin. Serv. Co. of Ariz., Inc.	550 W. Indian School Road	(85032)
585	Avco Fin. Serv. of Maricopa, Inc.	1800 W. Bethany Home Road	(85015)
347	Avco Fin. Serv. of Maricopa, Inc.	4531 North 16th Street	(85016)
555	Avco Fin. Serv. of Maricopa, Inc.	5357 W. Indian School Road	(85031)
586	Avco Fin. Serv. of Maricopa, Inc.	26 West Osborn Road	(85013)
543	Avco Fin. Serv. of Maricopa, Inc.	12440 North 28th Drive	(85029)
714	Avco Fin. Serv. of Maricopa, Inc.	13831 North 32nd Street	(85032)
747	Barclays American Corp. DBA Barclays American/Financial	2601 West Dunlap	(85021)
356	Beneficial Finance Co. of Phoenix	2007-A W. Bethany Home Road	(85015)
625	Beneficial Finance Co. of Phoenix	3222 East Cactus Road	(85029)
117	Beneficial Finance Co. of Phoenix	3744 E. Indian School Road	(85006)
575	Beneficial Finance Co. of Phoenix	12414 North 28th Drive	(85029)
471	Blazer Financial Services, Inc.	3182 E. Indian School Road	(85016)
709	C.I.T. Financial Services, Inc.	12439 North 32nd Street	(85032)
301	C.I.T. Financial Services, Inc.	6245 North 35th Avenue	(85017)
494	Century Finance Co. of Arizona	2428 North 16th Street	(85006)
679	Citicorp Person-to-Person Fin. Center	2077 East Camelback Road	(85016)
660	Citicorp Person-to-Person Fin. Center	1558 West Montebello	(85015)
678	Citicorp Person-to-Person Fin. Center	9861 Metro Parkway West	(85021)
657	Citicorp Person-to-Person Fin. Center	1414 E. Indian School Road	(85014)
661	Citicorp Person-to-Person Fin. Center	4421-A East Thomas Road	(85018)
562	Commercial Credit Plan, Inc.	2822 West Cactus Road	(85029)
725	Continental Credit Corporation	8841 North 7th Street	(85020)
361	Credithrift of America, Inc. #3	2619 W. Bethany Home Road	(85017)
349	Credithrift of America, Inc.	527 East Camelback Road	(85012)
603	Credithrift of America, Inc.	4225 West Glendale Avenue	(85021)
464	Credithrift of America, Inc.	4726 E. Indian School Road	(85018)
616	Dial Finance Company of Arizona	1025 North Central Avenue	(85004)
665	Dial Finance Company of Arizona	3153 W. Indian School Road	(85017)
621	Dial Finance Company of Arizona	4524 North 16th Street	(85016)
666	Dial Finance Company of Arizona	3630 East Thomas Road	(85018)
667	Dial Finance Company of Arizona	2723 West Windrose Drive	(85029)
733	Dial Finance Company of Arizona	12016 North 32nd Street	(85028)
522	Fidelity Financial Services, Inc.	2947 W. Indian School Road	(85017)
519	Fidelity Financial Services, Inc.	6027 North 7th Street	(85014)
30	Family Loan Co., Inc.	1610 East Van Buren	(85006)
680	Finance America Credit Corp.	7802 North 27th Avenue	(85021)

CONSUMER FINANCE LICENSEES AS OF JUNE 30, 1980

PHOENIX (Continued)

490	Ford Motor Credit Co.	3033 North Central Avenue	(85012)
640	Household Finance Corp.	1903 East Camelback Road	(85016)
641	Household Finance Corp.	5220 W. Indian School Road	(85031)
20	Household Finance Corp.	3033 North Central Avenue	(85012)
643	Household Finance Corp.	1777 West Camelback Road	(85015)
734	Household Finance Corp.	4518 East Thomas Road	(85018)
439	Transamerica Financial Services	520 East Dunlap	(85020)
446	Transamerica Financial Services	3826 W. Indian School Road	(85031)
152	Transamerica Financial Services	3033 North 24th Street	(85016)
246	Transamerica Financial Services	4815 North 27th Avenue	(85017)
259	Postal Finance Co.	1816 West Bethany Home	(85015)
363	Postal Finance Co.	1912 East Camelback Road	(85018)
472	Postal Finance Co.	3201 North Central	(85012)
14	Postal Finance Co.	5034 W. Indian School Road	(85031)
626	Postal Finance Co.	3534 West Peoria Avenue	(85029)
579	Public Finance Corp. of Phoenix #2	3516 West Cactus Road	(85029)
69	Public Finance Corp. of Phoenix #2	4015-F North 16th Street	(85016)
753	Southwestern Investment Company. DBA Beneficial Fin. of Grand Canyon, Inc.	932 West Camelback Road	(85013)
749	Southwestern Investment Company DBA Beneficial Fin. of Grand Canyon, Inc.	5845 W. Indian School Road	(85031)
755	Southwestern Investment Company DBA Beneficial Fin. of Grand Canyon, Inc.	3411 West Northern	(85021)
751	Southwestern Investment Company DBA. Beneficial Fin. of Grand Canyon, Inc.	3401 East Thomas Road	(85018)
736	Statewide Finance Co.	4131 North 24th Street	(85016)
740	Sunamerica Financial Corp.	10640 North 28th Drive	(85029)
389	Termplan of Arizona, Inc.	1302 North 1st Street	(85004)
571	Termplan Paradise Village	12818 North 19th Avenue	(85029)
337	Termplan, Incorporated.	5020 North 7th Street	(85014)
745	Transamerica Financial Services	2880 East Northern	(85028)
729	Union Finance Co. of Arizona	4527 North 16th Street	(85016)
514	USLIFE Credit Corporation.	513 East Camelback Road	(85012)
707	USLIFE Credit Corporation.	2747 West Windrose Drive	(85029)
738	USLIFE Credit Corporation.	16810 N. Cave Creek Road	(85032)
722	Wells Fargo Credit Corp.	4520 North Central Avenue	(85012)
723	Wells Fargo Credit Corp.	3101 West Peoria Avenue	(85029)

PRESCOTT

587	Avco Fin. Serv. of Maricopa, Inc.	105 North Cortez	(86301)
42	Beneficial Finance Co. of Arizona	229 West Gurley Street	(86301)
377	Credithrift of America, Inc. #2	617-A Miller Valley Road	(86301)
656	Household Finance Corporation	117 East Gurley Street	(86301)
153	Transamerica Financial Services	1042 Willow Creek Road	(86301)

SAFFORD

588	Avco Fin. Serv. of Maricopa, Inc.	1918 West Thatcher Blvd.	(85546)
690	Beneficial Finance Co. of Arizona	403 Main Street	(85546)
718	Household Finance Corporation	611 Main Street	(85546)

SCOTTSDALE

275	Assoc. Fin. Serv. of Arizona, Inc.	1133 North Scottsdale Road	(85257)
589	Avco Fin. Serv. of Maricopa, Inc.	2013 North Scottsdale Road	(85257)
713	Beneficial Finance Co. of Arizona	2712 North 68th Street	(85035)
677	Citicorp Person-to-Person Fin. Center	7620 E. Indian School Road	(85251)
406	Commercial Credit Plan, Inc.	4320 North Miller Road	(85251)
717	Sunamerica Financial Corp.	6991 East Camelback Road	(85251)
675	Household Finance Corporation	7049 East McDowell Road	(85257)
431	Transamerica Financial Services	1915 North Scottsdale Road	(85257)
534	Personal Financial Serv., Inc.	7975 N. Hayden Road	(85252)
726	Wells Fargo Credit Corp.	7501 East McCormick Parkway	(85258)
731	Valentine Financial Inc. of Arizona	6925 Fifth Avenue	(85251)
742	Citicorp Person-to-Person Fin. Center	6740 East Camelback Road	(85251)

CONSUMER FINANCE LICENSEES AS OF JUNE 30, 1980

SHOW LOW

613	Transamerica Financial Services	Professional Plaza Room 16-A	(85901)

SIERRA VISTA

590	Avco Fin. Serv. of Maricopa, Inc.	833 Fry Boulevard, N.E.	(85635)
651	Beneficial Finance Company of Arizona	2333 West Fry Boulevard	(85635)
696	Citicorp Per.-to-Pers. Fin. Center	169 Fry Boulevard	(85635)
645	Household Finance Corp.	266 Fry Boulevard	(85635)
200	Termplan of Sierra Vista, Inc.	249 Fry Boulevard	(85635)

SUPERIOR

36	Superior Loan Co.	151 Main Street	(85273)

TEMPE

551	Assoc. Fin. Serv. Co. of Ariz., Inc.	1979 East Broadway	(85282)
708	Avco Fin. Serv. of Maricopa, Inc.	220 West Southern Avenue	(85281)
35	Beneficial Finance Co. of Arizona	2107 South Rural Road	(85282)
572	C.I.T. Financial Services	1537 East Apache Boulevard	(85281)
710	Commercial Credit Plan, Incorporated	Lake County Village	(85282)
668	Dial Finance Company of Arizona	5136 South Rural Road	(85282)
711	Finance America Corp.	2510 South Rural Road	(85282)
601	Household Finance Corporation	201 East Southern	(85282)
476	Transamerica Financial Services	307 East Southern	(85282)
580	Postal Finance Company	3310 South McClintock	(85282)
724	Wells Fargo Credit Corp.	1858 East Southern	(85282)

TUCSON

501	Aetna Finance Co.	72 South Stone Avenue	(85701)
559	Aetna Finance Co.	4054 East 22nd Street	(85711)
721	Aetna Finance Co.	3968 North Oracle Road	(85705)
321	Assoc. Fin. Serv. Co. of Ariz., Inc.	4635 East Broadway	(85711)
553	Assoc. Fin. Serv. Co. of Ariz., Inc.	6355 East 22nd Street	(85710)
591	Avco Fin. Serv. of Maricopa, Inc.	2343 East Broadway	(85716)
674	Avco Fin. Serv. of Maricopa, Inc.	6452 North Oracle Road	(85704)
592	Avco Fin. Serv. of Maricopa, Inc.	6545 East 22nd Street	(85711)
727	Avco Fin. Serv. of Maricopa, Inc.	4606 East Grant Road	(85716)
728	Avco Fin. Serv. of Maricopa, Inc.	5447 East 5th Street	(87511)
746	Barclays American Corporation DBA Barclays American/Financial	6125 East Broadway	(85711)
612	Beneficial Finance Co. of Arizona	5634 East Broadway	(85711)
3	Beneficial Finance Co. of Arizona	12 West Congress	(85701)
614	Beneficial Finance Co. of Arizona	4134 North Oracle Road	(85705)
182	Beneficial Finance Co. of Arizona	2959 East Grant Road	(85716)
224	Blazer Financial Services, Inc.	6245 East 22nd Street	(85711)
302	C.I.T. Financial Services, Inc.	2436 East Broadway	(85719)
578	C.I.T. Financial Services, Inc.	7272 East Broadway	(85710)
698	Citicorp Person-to-Person Fin. Center	3601 East Broadway	(85716)
699	Citicorp Person-to-Person Fin. Center	201 North Stone Street	(85701)
700	Citicorp Person-to-Person Fin. Center	5870 East Broadway	(85700)
545	Century Finance Company of Arizona	2532 East Broadway	(85716)
756	Copper Finance Company, Inc.	8521 Tanque Verde	(85715)
194	Commercial Credit Plan, Inc.	5637 East Broadway	(85711)
542	Credithrift of America, Inc. #3	4176 East 22nd Street	(85711)
622	Dial Finance Co. of Arizona	2545 East Broadway	(85716)
669	Dial Finance Co. of Arizona	2625 North First Avenue	(85719)
623	Dial Finance Co. of Arizona	76 South Stone Avenue	(85701)
670	Dial Finance Co. of Arizona	5508 East 22nd Street	(85711)
50	Fidelity Financial Service, Inc.	4449 East Broadway	(87519)
704	Finance America Corporation	7290 East Broadway	(85710)
646	Household Finance Corp.	6339 East Broadway	(85710)
26	Household Finance Corp.	121 East Congress	(85701)
541	Household Finance Corp.	4044 North Oracle Road	(85703)
163	Transamerica Financial Services	4665 East Broadway	(85711)
560	Transamerica Financial Services	2574 South Kolb	(85701)

CONSUMER FINANCE LICENSEES AS OF JUNE 30, 1980

605	Transamerica Financial Services	5430 South 12th Avenue	(85706)
468	Postal Finance Co.	2945 East Grant Road	(85716)
364	Postal Finance Co.	64 South Stone Avenue	(85701)
540	Postal Finance Co.	5176 East 22nd Street	(85711)
222	Public Finance Corp. of Phoenix #2	2700 East 22nd Street	(85713)
101	Public Finance Corp. of Phoenix #2	5602 East Broadway	(85711)
750	Southwestern Investment Company DBA Beneficial Fin. of Grand Canyon, Inc.	1101 East Broadway	(85719)
338	Termplan, Incorporated	2334 East Broadway	(85719)
604	Termplan Pima, Inc.	5339 South 12th Avenue	(85706)
744	Transamerica Financial Services	655 North Alvernon	(85711)
515	USLIFE Credit Corporation	68 South Stone Avenue	(85701)
712	USLIFE Credit Corporation	6061 East Broadway	(85711)
737	USLIFE Credit Corporation	3853 South 6th Avenue	(85706)
736	Wells Fargo Credit Corp.	5151 East Broadway	(85711)

WILLCOX

701	Desert Finance Co.	190 North Curtis	(85643)

WINSLOW

147	Transamerica Financial Services	113 Warren Avenue	(86047)

YUMA

636	Aetna Finance Company	2366 Fourth Avenue	(85364)
181	Beneficial Finance Co. of Arizona	1045 South 4th Avenue	(85364)
695	Citicorp Person-to-Person Fin. Center	3140 South Fourth Avenue	(85364)
421	Fidelity Financial Services	1101 Fourth Avenue	(85364)
647	Household Finance Corp.	2375 South 4th Avenue	(85364)
128	Transamerica Financial Services	1624 Fourth Avenue	(85364)
82	Public Finance Corp. of Phoenix #2	1418 Fourth Avenue	(85364)

CONSUMER FINANCE COMPANIES

TOTAL OF 229 LICENSES AS OF JUNE 30, 1980

207 Licensed as branches or subsidiaries of 22 Interstate Companies

Name	Location	Number
American Investment Co. of Illinois	St. Louis, Missouri	8
Aristar Management, Inc.	Coral Gables, Florida	2
Associates Financial Service Co., Inc.	South Bend, Indiana	12
Avco Financial Services, Inc.	Newport Beach, California	19
Beneficial Finance Corp.	Morristown, New Jersey	20
C.I.T. Financial Services, Inc.	New York, New York	5
Century Acceptance Corp.	Kansas City, Missouri	2
Citicorp Person-to-Person, Inc.	St. Louis, Missouri	14
Commercial Credit Plan, Inc.	Baltimore, Maryland	4
Credithrift Financial Corp.	Evansville, Indiana	8
Dial Finance Corporation	Des Moines, Iowa	13
Fidelity Acceptance Corp.	Minneapolis, Minnesota	6
Finance America Corporation	Allentown, Pennsylvania	3
Ford Motor Credit Company	Dearborn, Michigan	1
Household Finance Corp.	Chicago, Illinois	20
ITT Aetna Corp.	St. Louis, Missouri	8
Industrial Finance & Thrift Corp.	New Orleans, Louisiana	14
Postal Finance Co.	Sioux City, Iowa	10
Southwestern Investment Co. DBA Beneficial Finance of Grand Canyon, Inc.	Morristown, New Jersey	6
The Sun Finance & Loan Company	Cleveland, Ohio	3
Transamerica Financial Services	Los Angeles, California	21
USLIFE Credit Corp.	Schaumburg, Illinois	8

CONSUMER FINANCE COMPANIES

10 Licensed as branches or subsidiaries of 4 Intrastate Companies

Name	Location	Number
The City Loan & Finance Co.	Douglas, Arizona	3
Continental Credit Corporation	Phoenix, Arizona	1
Superior Loan Company	Superior, Arizona	1
Wells Fargo Credit Corporation	Scottsdale, Arizona	5

CONSUMER FINANCE COMPANIES

9 Licensed as Independent Companies

Name	Location	Name	Location
Arizona Finance Co	Phoenix	Statewide Finance Company	Phoenix
Copper Finance Co., Inc.	Tucson	Union Finance Co. of Ariz.	Phoenix
Desert Finance Co.	Willcox	Valentine Financial Inc. of Arizona	Scottsdale
Family Loan Co., Inc.	Phoenix	Western America Loan Co., Inc.	Phoenix
Personal Financial Services, Inc.	Scottsdale		

CONSUMER FINANCE COMPANIES

24 New Licenses Issued During Fiscal Year 1979-1980

License No.		Location	Licensed
733	Dial Finance Co. of Ariz.	Phoenix	7-03-79
734	Household Finance Corp.	Phoenix	7-10-79
735	Wells Fargo Credit Corp.	Tucson	7-10-79
736	Statewide Finance Co.	Phoenix	7-16-79
737	USLife Credit Corp.	Tucson	8-13-79
738	USLife Credit Corp.	Phoenix	8-27-79
739	Transamerica Credit Corp.	Tucson	9-05-79
740	SunAmerica Financial Corp.	Phoenix	9-18-79
741	Household Finance Corp.	Kingman	10-15-79
742	Citicorp Pers.-to-Pers. Fin. Center	Scottsdale	10-15-79
743	Central Premium Budget Plan	Phoenix	10-26-79
744	Transamerica Financial Serv.	Tucson	11-30-79
745	Transamerica Financial Serv.	Phoenix	11-30-79
746	Barclays American Corp. DBA Barclays American/Fin.	Tucson	12-06-79
747	Barclays American Corp. DBA Barclays American/Fin.	Phoenix	12-06-79
748	Barclays American Corp. DBA Barclays American/Fin.	Mesa	12-06-79
749	Southwestern Inv. Co. DBA Beneficial Fin. of Grand Canyon, Inc.	Phoenix	1-03-80
750	Southwestern Inv. Co.DBA Beneficial Fin. of Grand Canyon, Inc.	Tucson	1-03-80
751	Southwestern Inv. Co.DBA beneficial Fin. of Grand Canyon, Inc.	Phoenix	1-03-80
752	Southwestern Inv. Co. DBA Beneficial Fin. of Grand Canyon, Inc.	Tucson	1-03-80
753	Southwestern Inv. Co. DBA Beneficial Fin. of Grand Canyon, Inc.	Phoenix	1-03-80
754	Southwestern Inv. Co. DBA Beneficial Fin. of Grand Canyon, Inc.	Mesa	1-03-80
755	Southwestern Inv. Co. DBA Beneficial Fin. of Grand Canyon, Inc.	Phoenix	1-03-80
756	Southwestern Inv. Co. DBA Beneficial Fin. of Grand Canyon, Inc.	Tucson	2-15-80

CONSUMER FINANCE COMPANIES

24 Licenses Surrendered During Fiscal Year 1979-80

License No.		Location	Surrendered
569	Citicorp Pers.-to-Pers. Fin. Center	Tucson	7-06-79
681	Assistance Finance	Phoenix	8-24-79
8	Northside Loan Company	Glendale	9-06-79
664	Dial Finance Co. of Ariz.	Phoenix	11-02-79
719	Transamerica Credit Corp.	Phoenix	11-30-79
739	Transamerica Credit Corp.	Tucson	11-30-79
642	Household Finance Corp.	Phoenix	11-16-79
145	Southwestern Inv. Co. DBA SIC Credit Co.	Tucson	1-03-80
430	Southwestern Inv. Co. DBA SIC Credit Co.	Tucson	1-03-80
475	Southwestern Inv. Co. DBA SIC Credit Co.	Phoenix	1-03-80
114	Southwestern Inv. Co. DBA SIC Credit Co.	Phoenix	1-03-80
520	Southwestern Inv. Co. DBA SIC Credit Co.	Phoenix	1-03-80
479	Southwestern Inv. Co. DBA SIC Credit Co.	Mesa	1-03-80
429	Southwestern Inv. Co. DBA SIC Credit Co.	Phoenix	1-03-80
743	Central Premium Budget Plan	Phoenix	2-29-80
752	Southwestern Inv. Co. DBA Beneficial Fin. of Grand Canyon, Inc.	Tucson	3-10-80
193	Commercial Credit Plan, Inc.	Phoenix	5-07-80
741	Household Finance Corp.	Kingman	5-19-80
683	Beneficial Finance Co. of Ariz.	Douglas	6-30-80
385	American Fin. Corp. of Kingman	Kingman	6-30-80
353	American Fin. Corp. of Kingman	Tucson	6-30-80
354	American Fin. Corp. of Kingman	Tucson	6-30-80
170	American Fin. Corp. of Kingman	Yuma	6-30-80
705	Security Pacific Fin. Corp	Phoenix	6-30-80

SMALL LOANS MADE DURING THE PERIOD

1970-1980

Year Ending	$ Amount Loans Made	Increase (Decrease)
June 30, 1970	68,213,495.00	(769,205.00)
June 30, 1971	68,481,824.00	268,329.00
June 30, 1972	110,804,992.00	42,323,168.00
June 30, 1973	119,674,870.00	8,869,878.00
June 30, 1974	124,805,955.00	5,131,085.00
June 30, 1975	105,353,102.00	(19,452,853.00)
June 30, 1976	112,337,337.00	6,984,235.00
June 30, 1977	129,856,937.00	17,519,600.00
June 30, 1978	138,870,436.00	9,013,499.00
June 30, 1979	138,320,200.00	(550,236.00)
June 30, 1980	136,277,564.00	(2,042,636.00)

COMPOSITE ANNUAL SMALL LOAN REPORT

For the Period ended June 30, 1980

TO

SUPERINTENDENT OF BANKS

Number of licensees June 30, 1980 — 229
Number of licensees June 30, 1979 — 229

SCHEDULE B — BALANCE SHEET

ASSETS	June 30, 1979 Small Loan Business	1 Small Loan Business	2 6%-8% Loan Business	3 Revolving Loan Business	4 Sales Finance Business	5 Total
7. Receivable:						
(a) Gross Amount	$168,452,225	$170,604,529	$43,107,539	$279,070,525	$81,808,147	$574,590,740
(b) Less: Unearned Charges or Interest	32,648,550	31,165,599	1,976,127		16,933,055	50,074,781
(c) Less: Reserve for Bad Debts	5,909,503	5,737,963	1,339,403	3,882,415	1,933,173	12,892,954
(d) Net Receivables	129,894,172	133,700,967	39,792,009	275,188,110	62,941,919	511,623,005
8. Cash in Office and Banks	1,042,088	509,813	60,075	458,441	346,429	1,374,758
9. Real Estate (less Reserve for depreciation — building)	14,690	11,995		97,891		109,886
10. Furniture, fixtures, equipment (less Reserve for depreciation)	712,846	708,309	214,406	840,008	288,518	2,051,241
11. Deferred charges or prepaid expense	609,071	391,736	39,994	23,973	89,667	545,370
12. Other assets						
(a) Organization or Development Expense	17,924	2,142				2,142
(b) Cost of Financing	15,340	7,660				7,660
(c) Other	1,056,099	944,942	71,565	2,801,173	687,672	4,505,352
13. Total assets	$133,362,230	$136,277,564	$40,178,049	$279,409,596	$64,354,205	$520,219,414

SCHEDULE B — BALANCE SHEET (Continued)

LIABILITIES AND CAPITAL	June 30, 1980
14. Accounts and Notes Payable:	
(a) Banks	$ 138,500
(b) Due to Parent Company or Affiliate	421,164,054
(c) Other Short Term Notes and Accounts	2,030,764
15. Bonds and Long Term Notes	20,481,364
16. Other Liabilities:	
(a) Accrued Expenses	998,066
(b) Other Expense Reserves	1,696,920
17. Branch Office Capital	50,293,371
18. Net Worth (If Individual or Partnership)	130,325
19. Capital Stock: (If Corporation):	
(a) Preferred	982,800
(b) Common	2,446,571
20. Appropriated Surplus or Capital Reserves	5,742,485
21. Surplus (Including Undivided Profits)	14,114,194
22. Total Liabilities and Capital	$520,219,414

SCHEDULE C — STATEMENT OF INCOME

For the period from July 1, 1979 to June 30, 1980

GROSS INCOME	1 Small Loan Business	2 6%-8% Loan Business	3 Revolving Loan Business	4 Sales Finance Business	5 Total
23. Charges or Interest Collected and Earned	$32,158,551	$3,178,480	$39,081,242	$ 9,926,582	$84,344,855
24. Delinquency Charges Collected	687,326	40,169	(601)	389,762	1,116,656
25. All types Insurance (Sales Finance only)	33		2,525	9,110	11,668
26. Collections on Accts. Previously Charged Off	508,215	26,309	612	78,966	614,102
27. Interest on Bank Balances	5,366	1		222	5,589
28. Other Income	158,670	54,508	5,160	594,612	812,950
29. Total Gross Income	$33,518,161	$3,299,467	$39,088,938	$10,999,254	$86,905,820

SCHEDULE C — STATEMENT OF EXPENSE AND NET EARNINGS

For the period from July 1, 1979 to June 30, 1980

EXPENSES OF CONDUCTING BUSINESS	Only Small Loan	Small Loan Business	6%-8% Loan Business	Revolving Loan Business	Sales Finance Business	Total
30. Advertising	1.83%	$ 473,200	$ 8,914	$ 258,306	$ 80,877	$ 821,297
31. Auditing	.81	209,694	1,028	24,074	12,517	247,313
32. Bad Debts or Reserve for Bad Debts	18.67	4,817,273	867,942	2,295,567	1,048,976	9,029,758
33. Depreciation of Furn., Fix. and Equip	.67	172,143	18,344	142,876	58,474	391,837
34. Expense, Sundry	2.02	520,552	39,155	282,404	187,044	1,029,155
35. Insurance and Fidelity Bonds	.28	72,256	1,776	47,044	37,411	158,487
36. Legal Fees and Disbursements	.62	160,952	7,717	145,967	66,431	381,067
37. Postage and Expense	1.22	315,243	16,273	165,187	129,794	626,497
38. Printing, Stationery and Supplies	1.04	268,065	9,859	222,730	116,892	617,546
39. Rent	3.57	920,022	74,419	697,282	411,088	2,102,811
40. Salaries	20.78	5,362,185	368,872	3,595,483	2,071,655	11,398,195
41. Supervision and Administration	9.61	2,427,890	316,471	3,855,378	1,180,092	7,779,831
42. Taxes:						
(a) Income Taxes	30.55	7,884,450	442,286	14,109,246	2,499,515	24,935,497
(b) Licenses and License Taxes	.27	70,418	4,264	14,579	19,104	108,365
(c) All Other Taxes	1.13	290,814	10,435	134,149	127,214	562,612
43. Telephone and Telegraph	2.02	521,136	41,469	464,569	233,428	1,260,602
44. Travel	.82	212,281	13,983	145,022	94,449	465,735
45. Other Expenses of Conducting Business						
(a) Recording and Acknowledging Fees	.38	98,096	2,689	345,331	73,368	519,484
(b) Other	3.71	1,008,857	111,889	853,509	412,860	2,387,115
46. Total Expenses of Conducting Business (not including interest on borrowed funds)	100.00%	$25,805,527	$2,357,785	$27,798,703	$8,861,189	$64,823,204
47. Total Net Earnings Derived from Business (Before deducting interest on borrowed (funds)		$7,712,634	$ 941,682	$11,290,235	$2,138,065	$22,082,616

SCHEDULE D — RECONCILIATION OF SURPLUS OR NET EARNINGS

For the period from July 1, 1979 to June 30, 1980

48. Surplus Balance at End of Previous Period		$ 15,528,592
Additions:		
49. Total Net Earnings Derived from all Business	$22,082,616	
50. Other Credit to Surplus for the Period:		
(a) Tax Adjustment	20,645,577	
(b) Net Income from Sale of Insurance in Connection With Small Loan, Revolving Loan, and 6%-8% Business	1,231,318	
(c) Other	3,888,559	
51. Total Additions for the period	47,848,070	
Deductions:		
52. Interest Paid	46,637,550	
53. Amortization	58,223	
54. Dividends Paid During the Period	901,945	
55. Other Charges to Surplus for the Period	1,664,750	
56. Total Deductions for the Period	49,262,468	
57. Net Additions to previous period's Surplus Balance		$(1,414,398)
58. Surplus Balance at End of Present Period		$ 14,114,194

SCHEDULE E — ANALYSIS OF ASSETS USED AND USEFUL IN BUSINESS

June 30, 1980

	1 Small Loan Business	2 6%-8% Loan Business	3 Revolving Loan Business	4 Total Loan Business
59. Net Receivables	$133,700,967	$39,792,009	$275,188,110	$448,681,086
60. Furn. Fix. and Eq'pt.	708,309	214,406	840,008	1,762,723
61. Real Estate	11,995		97,891	109,886
62. Working Capital:				
(a) Cost of Acquiring Receivables Currently Outstanding	10,467,930	3,106,419	11,268,134	24,842,483
(b) Cash in Office and Banks	509,813	60,075	458,441	1,028,329
(c) Accounts Receivable	160,298	40,919	215,922	417,139
(d) Home Office Assets Apportioned to Branches	2,045,973	790,268	1,402,751	4,238,992
(e) Deferred Charges, or Prepaid Expense	391,736	39,994	23,973	455,703
(f) Other	764,395	33,226	2,134,197	2,931,818
63. Going Concern Value:				
(a) Initial Cost of Establishment of Office	1,699,876	132,934	130,169	1,962,979
(b) Cost of Financing	7,707,809	2,112,866	23,309,239	33,129,914
64. Total Assets Used and Useful	158,169,101	46,323,116	315,068,835	519,561,052
65. Total Assets Used and Useful—End of Previous Period	153,864,090	6,178,778	228,090,779	388,133,647
66. Average Total Assets Used and Useful	156,016,596	26,250,947	271,579,807	453,847,350
Net Earnings	$ 7,712,634	$ 941,682	$ 11,290,235	$ 19,944,551
67. Percent of Net Earnings Derived from Business (before deducting interest paid on borrowed funds)	4.94%	3.59%	4.16%	4.39%

SCHEDULE F — ANALYSIS OF CHARGES

	Small Loan Business
68. Charges or Interest Collected and Earned during the period	$ 32,158,551
69. Average Net Amount of Outstanding Loans	135,430,183
70. Actual Monthly Rate Collected	1.98%

SCHEDULE G — ANALYSIS OF SMALL LOANS

ANALYSIS OF LOANS BY SIZE	Average Size Loan	% of Total Number of Accounts	% of Total Amount of Loan	Number of Accounts	Amount of Loan
71. Total Loan Balances Outstanding (Less Unearned Charges) at Beginning of Period	$1,096			123,939	$135,803,675
72. Loans Made During the Period					
(a) Loans of $300.00 or Less		4.38	.70	4,835	1,007,289
(b) Loans of $300.01 to $600		19.37	6.82	21,408	9,880,009
(c) Loans of $600.01 to $1,500.00		36.33	27.21	40,151	39,391,564
(d) Loans of $1,500.01 to $2,500.00		39.92	65.27	44,130	94,506,788
(e) Total Loans Made During the Period	$1,310	100.00%	100.00%	110,524	$144,785,650
73. Loan Balances Purchased During the Period				12,852	12,907,357
74. Loan Balances Sold During the Period				10,035	10,497,172
75. Loan Balances Charged Off During the Period				5,850	5,213,208
76. Collection During the Period				107,349	138,347,372
77. Total Loan Balances Outstanding (Less Unearned Charges) at End of Period	$1,124			124,081	$139,438,930
Analysis of Loans by Security					
78. Loans Made During the Period Based in Whole or in Larger Part on:					
(a) Chattel Mortgages on Household Goods	$1,530	53.46	62.45	59,090	$ 90,411,682
(b) Automobiles	1,597	9.86	12.02	10,897	17,398,589
(c) Real Estate	2,078	.87	1.39	967	2,009,803
(d) Other Chattels	1,255	4.03	3.86	4,457	5,594,320
(e) Unsecured Notes	899	22.68	15.56	25,063	22,532,723
(f) Endorsed and/or Co-Maker Notes	592	7.88	3.56	8,709	5,154,589
(g) Wage Assignments	995	.49	.37	540	537,088
(h) Other Considerations	1,432	.73	.79	801	1,146,856
(i) Total	$1,310	100.00%	100.00%	110,524	$144,785,650

SCHEDULE H — NON-PAYING DELINQUENT ACCOUNTS AS OF JUNE 30, 1980

SMALL LOAN BUSINESS	Number	Unpaid Balance of Notes
79. Accounts with No Payments for:		
(a) Two Months	3,398	$ 4,228,444
(b) Three Months or More	5,245	6,434,195
(c) Total	8,643	$10,662,639

SCHEDULE I — SUITS, POSSESSION AND SALES OF CHATTELS

Note: A borrower's account may appear under any one or all of the classifications below.

SMALL LOAN BUSINESS	Number	Amount Due	Amount Collected
80. Suits for Recovery:			
(a) Pending at Close of Previous Period	397	$ 487,438	
(b) Instituted During Period	1,508	1,807,800	
(c) Judgment Secured During Period	984	1,220,657	
(d) Settled Before Judgment During Period	257	295,792	
(e) Balance Pending at Close of Curent Period	664	778,789	
81. Wage Assignments Filed During Period	156	177,118	
82. Possession of Chattels Obtained by Licensee:			
(a) By Legal Process or Contract Right			
(1) Household Goods	21	24,728	
(2) Automobiles	119	301,990	
(3) Other Chattels and Property	18	57,573	
(b) By Voluntary Surrender:			
(1) Household Goods	67	68,681	
(2) Automobiles	106	210,849	
(3) Other Chattels and Property	48	62,349	
83. Sale of Chattels by Licensee:			
(a) With Borrower's Consent	115	$151,229	$117,487
(b) Without Borrower's Consent	282	471,024	340,457